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#### WE CLAIM:

- A distributed resource metering system for billing, comprising in combination:
   a billing component located on a billing client; and
   at least one billing server.
- 2. The system of Claim 1, further comprising at least one database.
- 3. The system of Claim 1, wherein the billing client and the billing server are linked to a network.
- 4. The system of Claim 3, where in the network is a packet-switched network.
- 5. The system of Claim 1, wherein the billing client is a device that is capable of accessing a network, and wherein the billing client is selected from the group consisting of a personal computer, a mobile phone, a wireless handheld device, and a packet-switched telephone.
- 6. The system of Claim 1, wherein the billing client contains a display.
- 7. The system of Claim 6, wherein the display contains a Graphical User Interface.
- 8. The system of Claim 6, wherein the display depicts substantially real time billing data.

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- 9. The system of Claim 6, wherein the display depicts account data.
- 10. The system of Claim 6, wherein the display is operable to allow an end user to fund an account.
- 11. The system of Claim 1, wherein the billing component contains software providing a communication means for the billing client and the billing server.
- 12. The system of Claim 11, wherein the software is a Java applet.
- 13. The system of Claim 11, wherein the software is encrypted.
- 14. The system of Claim 11, wherein the at least one billing server transfers a latest version of the software onto the billing component.
- 15. The system of Claim 1, wherein the at least one billing server is an application server.
- 16. The system of Claim 1, wherein the at least one billing server is operable to provide application billing.
- 17. The system of Claim 1, wherein the at least one billing server comprises:
  - a billing manager; and
  - a service manager.

- 18. The system of Claim 17, wherein the billing manager is operable to manage data between the billing client and at least one database.
- 19. The system of Claim 17, wherein the service manager consists of a collection containing a list of substantially all active end users.
- 20. The system of Claim 17, wherein the service manager contains data identifying an end user, a type of service, a rate, an endpoint, and a duration.
- 21. The system of Claim 1, wherein the at least one billing server monitors communication between the billing client and a gateway.
- 22. The system of Claim 21, wherein a Resource Utilization Update is employed to monitor the communication between the billing client and the gateway.
- 23. The system of Claim 22, wherein the Resource Utilization Update contains substantially all data needed to populate a service manager.
- 24. The system of Claim 1, wherein Hypertext Transfer Protocol provides a secured communication means for the billing client and the at least one billing server.

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- 25. The system of Claim 1, wherein the at least one billing server includes a primary billing server and a secondary billing server.
- 26. The system of Claim 25, wherein the secondary billing server is substantially the same as the primary billing server.
- 27. The system of Claim 25, wherein the primary billing server and the secondary billing server are operable to access at least one database.
- 28. The system of Claim 25, wherein the billing client communicates with the secondary billing server when the primary billing server is unavailable.
- 29. The system of Claim 2, wherein the at least one database comprises:
  - a rating database containing rate information;
  - a presence database containing network connection information;
  - an account database containing account information; and
  - a service database containing service information.
- 30. A distributed resource metering system for billing, comprising in combination:
  - a billing component located on a billing client, wherein the billing client contains a display operable to depict substantially real time billing data;
  - at least one billing server, wherein the billing component provides a secured communication means for the billing client and the at least one billing server, wherein the

at least one billing server includes a billing manager and a service manager, and wherein the at least one billing server monitors communication between the billing client and a gateway using a Resource Utilization Update; and

at least one database, wherein the billing manager is operable to manage data between the billing client and the at least one database.

- 31. The system of Claim 30, wherein the billing client and the billing server are linked to a network.
- 32. The system of Claim 31, wherein the network is a packet-switched network.
- 33. The system of Claim 30, wherein the billing client is a device that is capable of accessing a network, and wherein the billing client is selected from the group consisting of a personal computer, a mobile phone, a wireless handheld device, and a packet-switched telephone.
- 34. The system of Claim 30, wherein the at least one billing server includes a primary billing server and a secondary billing server, and wherein the billing client communicates with the secondary billing server when the primary billing server is unavailable.
- 35. The system of Claim 30, wherein the at least one database comprises:
  - a rating database containing rate information;
  - a presence database containing network connection information;
  - an account database containing account information; and

a service database containing service information.

36. A method for providing distributed resource metering for billing, comprising in combination:

sending a request for a service to a billing server; querying at least one database;

providing a status response to a billing client; and monitoring communication between the billing client and a gateway.

- 37. The method of Claim 36, further comprising terminating the service.
- 38. The method of Claim 36, wherein the request for the service is a serialized encrypted Java object.
- 39. The method of Claim 36, wherein communication between the billing client and the billing server uses HyperText Transfer Protocol and Transmission Control Protocol/Internet Protocol.
- 40. The method of Claim 36, wherein the billing server transfers a latest version of software onto a billing component located on the billing client.
- 41. The method of Claim 36, wherein the billing client uses the gateway to access a service.

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- 42. The method of Claim 41, wherein the service is accessed through a media channel, and wherein the media channel is selected from the group consisting of voice, video, instant messaging, Web browsing, and file downloading.
- 43. The method of Claim 36, wherein the billing server verifies that the billing client is authorized to make the request for the service.
- 44. The method of Claim 43, wherein authorization requires account funding for pre-paid accounts, and wherein an end user is operable to fund a pre-paid account, thereby allowing the billing server to authorize the billing client.
- 45. The method of Claim 36, wherein the billing server provides gateway information to the billing client.
- 46. The method of Claim 36, wherein the billing server monitors the communication between the billing client and the gateway using a Resource Utilization Update.
- 47. The method of Claim 46, wherein the Resource Utilization Update contains substantially all data needed to populate a service manager.
- 48. The method of Claim 46, wherein the Resource Utilization Update is a serialized Java object.

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- 49. The method of Claim 36, wherein the billing server maintains a service manager.
- 50. The method of Claim 49, wherein the service manager contains data identifying an end user, a type of service, a rate, an endpoint, and a duration.
- 51. The method of Claim 36, wherein an end user receives substantially real time billing data.
- 52. The method of Claim 37, wherein the billing client terminates the service.
- 53. The method of Claim 37, wherein the billing server terminates the service when an end user account is substantially zero.
- 54. The method of Claim 37, wherein the billing server terminates the service when the billing client stops transmitting a Resource Utilization Update.
- 55. The method of Claim 37, wherein the billing server may transfer data from a service manager to at least one database substantially after terminating the service.
- 56. The method of Claim 36, further comprising generating a bill for the service.
- 57. The method of Claim 56, wherein the bill for service provides application billing.
- 58. A method of providing real time billing data, comprising in combination:

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downloading a billing component onto a billing client;

monitoring communication between the billing client and a gateway; and

updating billing data on a display substantially in real time, wherein the display is
located on a billing client.

- 59. The method of Claim 58, wherein the billing component is a Java applet.
- 60. The method of Claim 58, wherein the billing client is a device that is capable of accessing a network, and wherein the billing client is selected from the group consisting of a personal computer, a mobile phone, a wireless handheld device, and a packet-switched telephone.
- 61. The method of Claim 58, wherein a Resource Utilization Update is employed to monitor the communication between the billing client and the gateway.
- 62. The method of Claim 58, wherein the display contains a Graphical User Interface.
- 63. The method of Claim 58, wherein the display is operable to allow an end user to fund an account.
- 64. A system for providing distributed resource metering for billing, comprising in combination:
  - a means for sending a request for a service to a billing server; a means for querying at least one database;

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a means for providing a status response to a billing client; and a means for monitoring communication between the billing client and a gateway.